

## WORKING FOR MAINE SENIORS

Thousands of Mainers depend on Social Security and Medicare, and Mike believes that we must do everything we can to protect these programs and the important benefits that our seniors enjoy. He continues to oppose efforts to privatize Social Security and turn Medicare into a voucher program. He has made issues important to Maine seniors a top priority, including protecting Medicare and Social Security, making prescription drugs more affordable, and promoting consumer protections.

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### Reinsurance for Early Retirees

### Working to Strengthen Medicare for Mainers

Health insurance reform: Despite misleading claims, the recently passed health insurance reform law will not reduce Medicare benefits. In fact, the AARP, which endorsed the bill, said the bill achieves many of their members' key priorities, such as:

- Strengthening and protecting Medicare's guaranteed benefits; lowering seniors' drug costs by gradually closing the Part D coverage gap; eliminating barriers to prevention; putting new emphasis on quality; cutting waste, fraud and abuse; and improving the long-term financing of the program;
- Cracking down on insurance company abuses, such as denying affordable coverage because of age or health status and setting arbitrary caps on how much care will be covered;
- Helping Americans to plan for their future long-term care needs and receive services in their homes to help them stay out of nursing homes.

According to the nonpartisan Congressional Budget Office, the final health insurance reform package extends the solvency of Medicare by nine years. The bill also contains a number of new benefits for seniors. For example, Medicare beneficiaries that fall into the "donut hole" will receive a \$250 rebate in 2010, a 50% discount on brand name drugs beginning in 2011, and complete closure of the donut hole within a decade. The bill ensures free preventive

care for all of Maine's Medicare beneficiaries. And the bill includes a reinsurance program for early retirees that will be available to businesses this year. This new program will help employers maintain retiree benefits at affordable levels.

Protecting seniors from increases in Medicare premiums: Mike voted for a bill that would protect Maine seniors from increases in the 2010 Medicare Part B premiums. This legislation would extend a "hold harmless" policy to protect all Medicare enrollees from an increase larger than the Social Security COLA, so that the 2010 Part B premiums will remain at \$96.40 and no seniors will see less in their Social Security checks. (H.R. 3631: passed the House 9/24/09, currently pending in the Senate)

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#### Working to Make Prescription Drugs More Affordable

The United States is the only industrialized nation that does not negotiate for lower cost prescription drugs. The first bill Mike introduced after being elected to Congress was a national version of the innovative Maine Rx law, called America Rx. The idea behind America Rx is to allow the federal government to negotiate with the pharmaceutical industry for lower prices, using the power of the free market and volume purchasing to make medicines more affordable.

Leaders in Congress recognized that this approach made sense. On January 12th, 2007, the House of Representatives passed H.R. 4, the Medicare Prescription Drug Price Negotiation Act, which directs the Secretary of Health and Human Services to negotiate with drug companies for lower drug prices for Medicare beneficiaries. Although the bill didn't pass the Senate, Mike has once again taken the lead on pushing this issue forward by helping to reintroduce the bill on March 3, 2010. (H.R. 4752)

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### Bringing Lower Cost Medicines Directly to Mainers

In addition to his efforts in Congress, Mike has worked to bring low-cost medicines directly to Mainers. In 2003, in the wake of massive job losses throughout the state, Mike joined with Senator Snowe to ask the Pharmaceutical Research and Manufacturers of America (PhRMA) to help Mainers gain access to lower cost medicines. The result was Rx Cares for ME a joint effort between PhRMA and a number of Maine health organizations designed to give Mainers a single, central point of access for patient assistance programs. Through Rx Cares for ME, Mainers can determine if they are eligible for hundreds of programs that provide thousands of medicines free or at a reduced cost. Applicants are asked four simple eligibility questions, and are then given assistance in the application process in any programs for which they meet the eligibility requirements.

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## Reinsurance for Early Retirees

### Protecting Social Security and Maine's Retirees

- Opposing privatizing the system: Mike strongly opposed attempts by the Bush Administration to privatize Social Security, believing that it was too risky to bet the value of Social Security benefits on the stock market.
- Ensuring a cost of living increase for Social Security recipients: Millions of Americans depend on Social Security, and during these tough economic times Mike believes that we cannot afford to forget them. Mike is working to pass legislation that would provide a one time payment for seniors to make up for the lack of a COLA increase this year. (H.R. 3536 and H.R. 3597)
- Correcting the government pension offset (GPO) and windfall elimination provision (WEP): The GPO and WEP both reduce Social Security benefits for Mainers, including many that worked for the state government. Mike has consistently fought against these unfair restrictions and he joined with his colleagues to introduce a bill to repeal them. (H.R. 235)

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## Promoting Consumer Protections for Seniors

Mike is a strong supporter of strengthening consumer protections for our nation's seniors. Mike supported and helped pass the following measures that would protect Americans from financial abuse.

- The Credit Cardholders' Bill of Rights Act: Provides tough new protections for consumers – banning unfair rate increases and forbidding the abusive fees and penalties that credit card companies have inflicted on America's seniors. The new law also puts a stop to double-cycle billing and due-date gimmicks. Overall, this legislation gives cardholders more power over their financial decisions and well-being. (signed into law 5/22/09)
- The Wall Street Reform and Consumer Protection Act: Recklessness on Wall Street brought the U.S. economy to the brink of collapse. Unfortunately, the American people, including many seniors, are still paying the price through reduced retirement savings and stock losses. Mike opposed the bailout of Wall Street because it contained no reforms to the financial system in order to prevent a future collapse similar to the one we just experienced. The House-passed Wall Street Reform and Consumer Protection Act would help protect consumers from predatory lending and consumers' retirement savings from unnecessary risks. The bill would also inject transparency and new accountability into the financial system, and stop pay practices that encourage executives to take excessive risk at the expense of taxpayers and shareholders. (passed the House on 12/11/09, currently pending in the Senate)

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## Reinsurance for Early Retirees

## Recovery and Reinvestment Act

Mike supported passage of the American Recovery and Reinvestment Act (Recovery Act), which has been credited with bringing our economy back from the brink of a financial collapse. In addition to investments in job creation and economic development, the bill provided a payment of \$250 to Social Security recipients, disabled veterans and others. The Recovery Act also provided funds to lower the cost of food, energy and housing for America's seniors including:

- \$100 million for critical senior nutrition programs like Meals on Wheels and meals served at senior centers
- Provisions to help older homeowners tap the equity in their homes with reverse mortgages to refinance unaffordable mortgages, pay medical bills, and meet other daily expenses

- \$5 billion to help hundreds of thousands of seniors weatherize their homes and reduce their heating bills by an average of 32%
- Increased federal match for Medicaid, which is the key program for helping pay for long-term care for low-income seniors and seniors who have exhausted their retirement savings

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